Uninsured motorists often won't pay towing services

By LORNA THACKERAY

Of The Gazette Staff

Early this month, the owner of a car demolished in a weekend crash informed employees at Hanser's Automotive & Wrecker that he wasn't going to pay the bill for the tow from the accident scene.

"I didn't call you, the police did and I'm not paying," the vehicle owner told

employees.

He was another in a long line of uninsured motorists who will dump the cost of cleaning the mess and disposing of the vehicle on the wrecker company, Spenser Hanser said. Ultimately, those who have insurance or who own up to their bills will cover the cost.

"People wonder why their towing bills are so high," he said. "This is why."

He estimates that at least 50 percent of the wrecked vehicles towed to the Hanser lot have no insurance. The owners usually walk away, and the tow truck company absorbs the cost.

"They come in, collect their things from the car and we never hear from them again," Hanser said. "You and I are

paying for their stuff."

The cost of a tow, if the owner actually paid, could range from \$50 to more than \$400, depending on the size of the vehicle, its condition and the circumstances of the wreck, said his father, Ralph Hanser.

If gasoline and oil spilled in the aftermath of the wreck, the towing company cleans up the mess, Spencer Hanser said. If there's insurance, it will cover the cost, he said. If not, the towing company eats it.

"It's just something we do," he said.

The spills have to be cleaned, he said, or the contaminants eventually end up untreated in the Yellowstone River.

A lot of the older cars that wreckers end up collecting from accident scenes are covered only by liability insurance, which won't take care of the cost of the tow or accident-scene cleanup, Spenser Hanser said. "They come in, collect their things from the car and we never hear from them again. You and I are paying for their stuff."

— **Spenser Hanser,** Hanser's Automotive & Wrecker

He said he's also seeing an increase in what he calls "dumping." That's when the insurance company does pay the vehicle owner, but the owner doesn't settle up his bill with the towing company.

Don Blyton, owner of Interstate Wrecker Service, said occasionally it ends in legal disputes when owners want to retrieve their personal property but don't want to pay their bill. Sometimes, he said, a car worth \$50 will have a stereo system worth \$750.

The state and city say the property stays with the towing company until the bill is paid, he said, but some people dis-

agree.

If there is any value left in the car, the towing company has to go through the process of a sheriff's sale. If no bid has been submitted 10 days after the sale, the vehicle can be released for salvage, Spencer Hanser said.

Usually there are no bids, and the vehicle can be readied for the crusher. Only rarely are any parts in these uninsured vehicles in good enough condi-

tion for recycling.

All that can be recovered is the sale of the scrap metal. Spencer Hanser said the sale price is based on weight. If scrap metal is going at \$25 a ton, salvage value on a 1½-ton Ford Taurus, for instance, would be less than \$40, he said.

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